

# PATENT COOPERATION TREATY

From the  
INTERNATIONAL SEARCHING AUTHORITY

To:  
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## PCT

WRITTEN OPINION OF THE  
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Applicant's or agent's file reference PA138709PCT		Date of mailing (day/month/year) <b>18 DEC 2006</b>	
International application No. PCT/IB05/03842		FOR FURTHER ACTION See paragraph 2 below	
International filing date (day/month/year) 21 December 2005 (21.12.2005)	Priority date (day/month/year) 07 January 2005 (07.01.2005)		
International Patent Classification (IPC) or both national classification and IPC IPC: <b>G06F 17/60</b> USPC: <b>705/2</b>			
Applicant DISCOVERY HOLDINGS LIMITED			

1. This opinion contains indications relating to the following items:

- |                                     |              |  |
|-------------------------------------|--------------|--|
| <input checked="" type="checkbox"/> | Box No. I    | Basis of the opinion   |
| <input type="checkbox"/>            | Box No. II   | Priority   |
| <input type="checkbox"/>            | Box No. III  | Non-establishment of opinion with regard to novelty, inventive step and industrial applicability   |
| <input type="checkbox"/>            | Box No. IV   | Lack of unity of invention   |
| <input checked="" type="checkbox"/> | Box No. V    | Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement |
| <input type="checkbox"/>            | Box No. VI   | Certain documents cited  |
| <input type="checkbox"/>            | Box No. VII  | Certain defects in the international application   |
| <input type="checkbox"/>            | Box No. VIII | Certain observations on the international application  |

### 2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.  
For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/ US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Date of completion of this opinion 07 August 2006 (07.08.2006)	Authorized officer Igor Borissov Telephone No. 703-308-1113
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INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/IB05/03842

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

- ☒ the international application in the language in which it was filed  
☐ a translation of the international application into \_\_\_\_\_, which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

- ☐ a sequence listing  
☐ table(s) related to the sequence listing

b. format of material

- ☐ on paper  
☐ in electronic form

c. time of filing/furnishing

- ☐ contained in the international application as filed.  
☐ filed together with the international application in electronic form.  
☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table(s) relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

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**Box No. V Reasoned statement under Rule 43 bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)

Claims 1-9 YES  
Claims NONE NO

Inventive step (IS)

Claims NONE YES  
Claims 1-9 NO

Industrial applicability (IA)

Claims 1-9 YES  
Claims NONE NO

2. Citations and explanations:

Claims 1-9 are lack inventive step under PCT Article 33(3) as being obvious over Kenna et al.

As per claims 1-9 Kenna et al. teaches an integrated nested account financial system with medical savings sub-account for payment of medical expenses, and optionally long-term savings management, of a subscriber to a medical plan.

Kenna et al does not specifically teach increasing the amount of funds available to a member in a medical saving account, wherein the amount to increase is a percentage of the amount of expenditure of the member using the credit or debit card issued to the member.

However, Kenna et al. teaches that since cost is a function of utilization, health care costs decrease when utilization decreases, which in turn occurs when people have the direct responsibility to pay for it; and that medical saving accounts (MSA), are a combination of high-deductible health insurance (sometimes referred to as catastrophic insurance) with a pre-funded, dedicated cash account to provide first-dollar coverage for all expenses up to the deductible. A properly managed MSA, be it employer-sponsored or an individual account, has the potential to increase direct employee compensation, and ultimately to reduce the aggregate cost of health care expenditures for both individual subscribers and employers.

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Kenna et al. to include that increasing the amount of funds available to a member in a medical saving account, wherein the amount to increase is a percentage of the amount of expenditure of the member using the credit or debit card issued to the member, because it would advantageously allow to generate more revenue for affiliated credit card issuing institutions: